

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Gary R. Sgambati</u> | Social Security number or ITIN | xxx-xx-7357 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 19-18471-JKS | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary R. Sgambati

8/9/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gary R. Sgambati
 Debtor

Case No. 19-18471-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +Gary R. Sgambati, 703 Chestnut Street, Secaucus, NJ 07094-3205
 aty +Forman Holt, 66 Route 17 North, First Floor, Paramus, NJ 07652-2742
 518207148 Citi Cards, Box 9001016, Louisville, KY 40290-1016
 518207150 +Court Officer Louis Soto Rios, Box 8203, North Bergen, NJ 07047-8203
 518207151 +D&A Services, 1400 E. Touhy Avenue, Ste G 2, Des Plaines, IL 60018-3338
 518207152 +Discover Bank, 502 East Market Street, Greenwood, DE 19950-9700
 518207155 +JH Portfolio Debt Equities, LLC, 5230 Las Virgenes Road, Calabasas, CA 91302-3448
 518207156 +Kim Sgambati, 69 Jamros Terrace, Saddle Brook, NJ 07663-4518
 518207160 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 518207159 +Mr. and Mrs. William J. Koenig, 6901 Compton Lane South, Naples, FL 34104-7824
 518207162 +Raymour & Flanigan, Box 33802, Detroit, MI 48232-5802
 518310763 +Scott Murphy, 688 Chestnut Street, Secaucus, NJ 07094-3206
 518207163 Sirius XM Radio, Box 9001399, Louisville, KY 40290-1399
 518207164 +Specialized Loan Servicing, LLC, 8472 Lucent Blvd, Suite 300, Littleton, CO 80129
 518207165 +Thomas W. Williams, Esq., 220 Franklin Tpke, Mahwah, NJ 07430-1808
 518207166 +Weinstein Lindemann, Esqs., 830 Morris Tpke, Suite 301, Short Hills, NJ 07078-2620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2019 01:15:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2019 01:15:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518207144 +E-mail/Text: mtamsett@adminrecovery.com Aug 10 2019 01:16:23 Admin Recovery,
 45 Earhart Drive, Suite 102, Williamsville, NY 14221-7809
 518207145 +EDI: CAPITALONE.COM Aug 10 2019 04:43:00 Capital One Bank, 10700 Capital One Way,
 Richmond, VA 23060-9243
 518207146 +EDI: CHASE.COM Aug 10 2019 04:43:00 Chase Bank USA, PO Box 15298,
 Wilmington, DE 19850-5298
 518207147 +EDI: CHASE.COM Aug 10 2019 04:43:00 Chase Bank, NA, 200 White Clay Center Drive,
 Newark, DE 19711-5466
 518207149 +EDI: CITICORP.COM Aug 10 2019 04:43:00 Citicards CBNA, 701 E. 60th Street N,
 Sioux Falls, SD 57104-0432
 518207153 +E-mail/Text: fggbanko@fgny.com Aug 10 2019 01:14:03 Forster, Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604
 518207154 E-mail/Text: dleabankruptcy@hrblock.com Aug 10 2019 01:13:58 H&R Block, Box 677463,
 Dallas, TX 75267-7463
 518207157 E-mail/Text: bncnotices@becket-lee.com Aug 10 2019 01:14:16 Kohl's, PO Box 3043,
 Milwaukee, WI 53201-3043
 518207158 +EDI: TSYS2.COM Aug 10 2019 04:43:00 Macy's, 9111 Duke Blvd, Mason, OH 45040-8999
 518207161 +EDI: PRA.COM Aug 10 2019 04:43:00 Portfolio Recovery Services, 120 Corporate Blvd,
 Ste 100, Norfolk, VA 23502-4952

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Aug 09, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Kevin Gordon McDonald on behalf of Creditor Federal Home Loan Mortgage Corporation, as
Trustee, et al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kim R. Lynch on behalf of Trustee Benjamin A. Stanziale, Jr. klynch@formanlaw.com,
kanema@formanlaw.com
Ralph A Ferro, Jr on behalf of Debtor Gary R. Sgambati ralphferrojr@msn.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6